

**United States Bankruptcy Court**  
Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 09-17850-RGM  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Said Ahmed Nur  
4917 Manitoba Dr.  
#201  
Alexandria, VA 22312

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-8969

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 7, 2010

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 0422-9  
Case: 09-17850

User: glennj  
Form ID: B18

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Jan 08, 2010

The following entities were noticed by first class mail on Jan 10, 2010.

db +Said Ahmed Nur, 4917 Manitoba Dr., #201, Alexandria, VA 22312-4915  
tr +Robert Ogden Tyler, Tyler, Bartl, Ramsdell & Counts, P.L.C.,  
700 South Washington Street, Suite 216, Alexandria, VA 22314-4287  
cr +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,  
Tucson, AZ 85712-1083  
9201562 +Bank Of America, PO Box 1598, Norfolk, VA 23501-1598  
9201563 +Citifinancial, PO Box 499, Hanover, MD 21076-0499  
9246934 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,  
Tucson, AZ 85712-1083  
9201566 +Lord & Taylor, PO Box 981432, El Paso, TX 79998-1432  
9201567 +Sears/Cbsd, PO Box 6189, Sioux Falls, SD 57117-6189  
9201568 +Wfnnb/ValueCityRoomStore, PO Box 182303, Columbus, OH 43218-2303

The following entities were noticed by electronic transmission on Jan 08, 2010.

tr +EDI: QROTYLER.COM Jan 08 2010 20:18:00 Robert Ogden Tyler,  
Tyler, Bartl, Ramsdell & Counts, P.L.C., 700 South Washington Street, Suite 216,  
Alexandria, VA 22314-4287  
cr +EDI: BASSASSOC.COM Jan 08 2010 20:18:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
cr +EDI: RECOVERYCORP.COM Jan 08 2010 20:18:00 Recovery Management Systems Corporation,  
25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
9201562 +EDI: BANKAMER2.COM Jan 08 2010 20:18:00 Bank Of America, PO Box 1598,  
Norfolk, VA 23501-1598  
9258465 EDI: RMSC.COM Jan 08 2010 20:18:00 GE Money Bank, c/o Recovery Management Systems Corp,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605, Attn: Ramesh Singh  
9201564 +EDI: HFC.COM Jan 08 2010 20:18:00 HSBC Bank, ATTN: Bankruptcy, PO Box 5246,  
Carol Stream, IL 60197-5246  
9246934 +EDI: BASSASSOC.COM Jan 08 2010 20:18:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
9201565 +EDI: HFC.COM Jan 08 2010 20:18:00 HSBC/Best Buy, Attn: Bankruptcy, P.O. Box 6985,  
Bridge Water, NJ 08807-0985  
9237013 EDI: RECOVERYCORP.COM Jan 08 2010 20:18:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
9201567 +EDI: SEARS.COM Jan 08 2010 20:18:00 Sears/Cbsd, PO Box 6189, Sioux Falls, SD 57117-6189  
TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2010

Signature:

